

REMARKS

Claims 132-52 and 183-208 are now in the application.

In the section 3 of the Office Action, the Examiner required a new title. Accordingly, the title has been amended to the form suggested by the Examiner.

In the sections 4 and 5 of the Office Action, the Examiner rejected claims 132-152 under 35 U.S.C. §102(b) as being unpatentable over the Green patent.

Independent claim 132 is directed to a self-service library terminal comprising a reader, a payment apparatus, and a controller. The reader reads identifications on articles involved in library loan transactions. The payment apparatus receives payment from a borrower. The controller processes signals from the reader corresponding to the identifications read by the reader, the controller is arranged to interact with the payment apparatus in order to process financial transactions related to the library loan transactions, and the controller reminds the borrower of the borrower's account status.

The Green patent discloses that, if a patron pays an assessment, the library aid depresses a PAID button 120 which clears the patron's record and which

credits the branch account with the indicated amount.

(See column 10, lines 65-68.) Also, an indicator light 1150 indicates when a borrower is delinquent in paying money owed to the library. (See column 15, lines 26-28.)

As can be seen, none of the library terminals disclosed in the Green patent includes a payment apparatus that receives payment from a borrower as required by independent claim 132. Therefore, the Green patent does not anticipate independent claim 132.

Moreover, the Green patent does not suggest providing any of the library terminals therein with a payment apparatus. Indeed, the Green patent merely suggests that payment can be handled manually by library personnel.

Therefore, independent claim 132 is not obvious over the Green patent.

Newly added independent claim 183 is directed to a self-service library terminal comprising a reader, a payment receiver, and a controller. The reader reads identifications on articles involved in library loan transactions. The payment receiver receives payments associated with the loan transactions. The controller processes the identifications read by the reader and the payments received by the payment receiver.

As discussed above, the Green patent discloses that, if a patron pays an assessment, the library aid depresses a PAID button 120 which clears the patron's record and which credits the branch account with the indicated amount. Also, an indicator light 1150 indicates when a borrower is delinquent in paying money owed to the library.

Thus, none of the library terminals disclosed in the Green patent includes a payment receiver that receives payments associated with loan transactions as required by independent claim 183. Therefore, the Green patent does not anticipate independent claim 183.

Moreover, the Green patent does not suggest providing any of the library terminals therein with a payment receiver to receiver payments. Indeed, the Green patent merely suggests that payment can be handled manually by library personnel.

Therefore, independent claim 183 is not obvious over the Green patent.

Newly added independent claim 197 is directed to a method implemented by a self-service library terminal comprising reading an identification on an article involved in a library loan transaction, reading a payment from a payment card, processing the

identification to determine an identification of the article involved in the loan transaction, and processing the payment in relation to the loan transaction.

As discussed above, the Green patent does not disclose a self-service library terminal that reads a payment from a payment card and that processes the payment in relation to a loan transaction.

Therefore, the Green patent does not anticipate independent claim 197.

Moreover, the Green patent does not suggest providing a library terminal with the functions of reading a payment from a payment card and processing the payment in relation to a loan transaction. Indeed, the Green patent merely suggests that payment can be handled manually by library personnel.

Therefore, independent claim 197 is not obvious over the Green patent.

Attached hereto is a marked-up version of the changes made to the specification and claims by the current amendment. The attached page is captioned **"VERSION WITH MARKINGS TO SHOW CHANGES MADE."**

In view of the above, the claims of the present application patentably distinguish over the art applied by the Examiner. Accordingly, allowance of these claims

and issuance of the present application are respectfully
requested.

Respectfully submitted,

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VERSION WITH MARKINGS SHOWING CHANGES MADE

IN THE SPECIFICATION

The old title is deleted and the following title is substituted therefor: --A SYSTEM FOR PROCESSING FINANCIAL TRANSACTIONS IN A SELF-SERVICE LIBRARY TERMINAL--.

The following is added to page 1 immediately following the title:

--Related Application

The present application is a divisional of Application Serial No. 09/058,547 filed on April 10, 1998, now U.S. Patent No. 6,369,709.--

IN THE CLAIMS

Claim 132 is amended as follows:

132. (Amended) A self-service library terminal comprising:

a reader arranged to read identifications on articles involved in library loan transactions;

a payment apparatus arranged to receive payment from a borrower; and,

a controller, wherein the controller is arranged to process signals from the reader corresponding to the identifications read by the reader, [and] wherein the controller is arranged to interact with the payment apparatus in order to process financial [credit] transactions related to the library loan transactions, and wherein the controller is arranged to remind [a] the borrower of the borrower's account status.

The following claims are added:

183. A self-service library terminal comprising:

a reader that reads identifications on articles involved in library loan transactions;

a payment receiver that receives payments associated with the loan transactions; and,

a controller that processes the identifications read by the reader and the payments received by the payment receiver.

184. The self-service library terminal of claim 183 wherein the payment receiver comprises a cash receiver.

185. The self-service library terminal of claim 183 wherein the payment receiver comprises a credit card receiver.

186. The self-service library terminal of claim 183 wherein the payment receiver comprises a debit card receiver.

187. The self-service library terminal of claim 183 wherein the payment receiver comprises a smart card receiver.

188. The self-service library terminal of claim 183 further comprising a display, wherein the controller controls the display in order to remind the borrower that a loan is a chargeable loan.

189. The self-service library terminal of claim 188 wherein the controller controls the display in order to request that the borrower pay a fee for the chargeable loan.

190. The self-service library terminal of claim 188 wherein the controller controls the display in order to request that the borrower pay a fee for the chargeable loan upon return of the article.

191. The self-service library terminal of claim 183 further comprising a display, wherein the controller controls the display to remind the borrower of an overdue article chargeable to the borrower.

192. The self-service library terminal of claim 191 wherein the controller controls the display to remind the borrower to pay immediately for the overdue article.

193. The self-service library terminal of claim 191 wherein the controller allows the borrower to continue a present loan transaction even though the borrower has not paid for overdue article.

194. The self-service library terminal of claim 183 further comprising a display, wherein the controller controls the display to remind the borrower of a fine owed by the borrower.

195. The self-service library terminal of claim 183 further comprising a connector, wherein the connector is arranged to couple the self-service library terminal over a link to a circulation system, and wherein the controller is arranged to store loan transactions during periods when the link to the circulation system is down so that the loan transactions can be later transferred to the circulation system.

196. The self-service library terminal of claim 183 further comprising an article receiving area, wherein the controller is arranged to control the reader so as to project a visible indicator onto the article receiving area and so as to change the visible indicator between first and second visible states.

197. A method implemented by a self-service library terminal comprising:

- reading an identification on an article involved in a library loan transaction;
- reading a payment from a payment card;

processing the identification to determine an
identification of the article involved in the loan
transaction; and,

processing the payment in relation to the loan
transaction.

198. The method of claim 197 wherein the
reading of a payment from a payment card comprises
reading a payment from a credit card.

199. The method of claim 197 wherein the
reading of a payment from a payment card comprises
reading a payment from a debit card.

200. The method of claim 197 wherein the
reading of a payment from a payment card comprises
reading a payment from a smart card.

201. The method of claim 197 further
comprising displaying a reminder to a patron that a loan
is a chargeable loan.

202. The method of claim 197 further comprising displaying a request that a patron pay a fee associated with the loan transaction.

203. The method of claim 197 displaying a request that a patron pay a fee for a chargeable loan transaction.

204. The method of claim 197 displaying a reminder to a patron that an overdue fine is associated with the loan transaction.

205. The method of claim 197 further comprising:

storing loan transactions during periods when a link between the self-service library terminal and a circulation system is down; and,

communicating the stored loan transactions to the circulation system when the link is back up.

206. The method of claim 197 further
comprising:

projecting a visible indicator onto an article
receiving area; and,

changing the visible indicator between first
and second visible states.

207. The self-service library terminal of
claim 182 wherein the payment apparatus comprises a cash
receiver.

208. The self-service library terminal of
claim 182 wherein the payment apparatus comprises a card
reader.